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to	for	\$ N/A	obtained. If you elect to purchase VSI insurance through the
to	for	- \$ N/A	Creditor, the cost of this insurance is \$ and also shown in Item 4B of the Itemization of Amount Financed. The
Total Other Charges	s and Amounts Paid to Others on Your Behalf	_ \$	coverage is for the initial term of the contract.
Amount Financed (3 +		\$	(5)
If checked, your last in proposed to do one or many and you may pay you may refine c) You may sell the this option, from the sale price. The comparison of Amount Figure 2 of the comparison of the comparison of Amount Figure 2 of the	(2) the sum of (a) any past due payments and contract and (b) the actual cash value of the versataliment payment under this contract is a balloon payment of the following, as checked, at the time the Ballyour Balloon Payment when due.  ance the Balloon Payment. See paragraph 1.e. on the evehicle back to us. See paragraph 1.e. on the reverse simper mile for each mile in excess of miles. The sale price will also be adjusted for excess wear and the ment: Seller relied on information from you and/or the inanced as the "Prior Credit or Lease Balance." You the payment is more than the amount shown in 2 you must pany overage Seller receives from your prior lienhold.	payment ("Balloon Payment").  Iloon Payment is due:  Pereverse side of this contract for details. If your shown on the odometer will be use as provided in paragraph 1.  The lienholder or lessor of you understand that the amount quay the Seller the excess on contract of the seller the seller the excess on contract of the seller the excess on contract of the seller the sell	You have neutral, binding arbitration and not by a court action. See Arbitration Provision for additional information concerr the agreement to arbitrate.  Buyer Signs X  Co-Buyer Signs X  art trade-in vehicle to arrive at the payoff amount shown in item 2 of
White will remind to you.		Co-Buyer Signa	ture X
Buyer Signature X			Year SELLER'S INITIALS
DPTION: You pay no	finance charge if the Amount Financed, item 5, is p	the manufacturer may provide	, Year SELLER'S INITIALS or limit any rights you may have under the Lemon Laws or, for used vehicle you hought in New York City
PTION: You pay no WARRANTIES The following paragraph of under the certificate of se Unless the Seller makes the warranties means the following notice only  (A) STATE LAW REQUIRED THIS CERTIFICATION.	does not affect any warranties covering the vehicle that ervicibility that was included in your purchase contract. It is a written warranty or enters into a service contract you get no express warranties, and no implied wapplies to used vehicles bought in New York City:  IMPES THAT SELLERS OF SECOND-HAND CARS ON IS A GUARANTEE THAT THE CAR IS IN SAFE CONTRACTOR DECURET THE DEAL ERTO REPAIR OR TO PAY	the manufacturer may provide the following paragraph also do ct within 90 days of the date varranties of merchantability  PORTANT NOTICE TO BUYER RTIFY IN WRITING TO THE BUNDITION AT THE TIME OF SUM FULL FOR REPAIRS OF A	or limit any rights you may have under the Lemon Laws or, for used vehicles not apply if the vehicle is a used vehicle you bought in New York City of this contract, the Seller makes no warranties on the vehicle. Mai or fitness for a particular purpose.  UYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SABLE.  INY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WAS ALE.
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DIVIDIN: You pay no WARRANTIES The following paragraph of under the certificate of see Unless the Seller makes the Warranties means the The following notice only  (A) STATE LAW REQUIRED (C) YOU HAVE A RIGHT THIS CERTIFICATION (D) THIS BUSINESS IS IN State law does you may only you change you may only the Annual In the Internal Interna	does not affect any warranties covering the vehicle that devicibility that was included in your purchase contract. It is a written warranty or enters into a service contract at you get no express warranties, and no implied wapplies to used vehicles bought in New York City:  RES THAT SELLERS OF SECOND-HAND CARS CEON IS A GUARANTEE THAT THE CAR IS IN SAFE CONTO REQUEST THE DEALER TO REPAIR OR TO PAYON.  LICENSED BY THE DEPARTMENT OF CONSUMER AND CARS OF CARCEL IT IS IN SAFE CONTO PAYON.  S NOT PROVIDE FOR THE DEPARTMENT OF CONSUMER AND CARS OF CARCEL IT IS IN SAFE CONTO PAYON.  Percentage Rate may be negleated to receive a part of the	the manufacturer may provide the following paragraph also do cot within 90 days of the date varranties of merchantability.  PORTANT NOTICE TO BUYER RTIFY IN WRITING TO THE BIONDITION AT THE TIME OF SOME FAIRS, 80 LAFAYETTE STREET COCLING OFF PER OF CANCELLATION PER COLUMN CANCELLATION	or limit any rights you may have under the Lemon Laws or, for used vehicles not apply if the vehicle is a used vehicle you bought in New York City of this contract, the Seller makes no warranties on the vehicle. May or fitness for a particular purpose.  UYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE.  INY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY NEET, NEW YORK, NEW YORK 10013. COMPLAINT PHONE: (212) 964-1000 for this sale. After you sign this contract cannot cancel this contract simply because that the sales.  Seller. The Seller may assign this contract.

will not be liable for the gap amount. The gap am	-BMC Document 1-3 Filed 07/02/1 loss because it is confiscated, damaged, of stolen, ount is the excess, if any, of (1) the amount you would wehicle were not a total loss and you were to prepay prelling optional insurance, maintenance, service or	5 Reaged Cherk Chree Yell Dreff to 18 a charge of \$ _20 if any check you give us is dishonored.
contract in full (less any retunds we get for care or contracts), over (2) the sum of (a) any past of the promises in this contract and (b) the actual care	due payments and other amounts due because you ash value of the vehicle immediately before the loss.	Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on the reverse side of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the
option to do one or more of the following, as checked	ntract is a balloon payment ("Balloon Payment"). You have at the time the Balloon Payment is due:	Arbitration Provision for additional information concerning the agreement to arbitrate.
a) Z You may pay your Balloon Payment when due	to on the reverse side of this contract for details.	
b) Vou may refinance the Balloon Payment. See p	aragraph 1.e. on the reverse side of this contract for details.  1.e. on the reverse side of this contract for details. If you exercise	Buyer Signs X
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		O d the
de-In Payoff Agreement: Seller relied on information mization of Amount Financed as the "Prior Credit or Lune actual payoff amount is more than the amount should refund to you any overage Seller receives from	n from you and/or the lienholder or lessor of your trade-in versese Balance." You understand that the amount quoted is an own in 2 you must pay the Seller the excess on demand. If the your prior lienholder or lessor.	ehicle to arrive at the payoff amount shown in item 2 of the estimate.  the actual payoff amount is less than the amount shown in 2
yer Signature X	Co-Buyer Signature X	
The shares if the Amount E	inanced, item 5, is paid in full on or before	, Year SELLER'S INITIALS
der the certificate of servicibility that was taless the Seller makes a written warranty or enters in a warranties means that you get no express warrantie	ering the vehicle that the manufacturer may provide or limit any right purchase contract. The following paragraph also does not apply to a service contract within 90 days of the date of this contest, and no implied warranties of merchantability or fitness for New York City:	or a particular purpose.
) STATE LAW REQUIRES THAT SELLERS OF SECON THIS CERTIFICATION IS A GUARANTEE THAT THE	ND-HAND CARS CERTIFY IN WRITING TO THE BUYER THAT CAR IS IN SAFE CONDITION AT THE TIME OF SALE. REPAIR OR TO PAY IN FULL FOR REPAIRS OF ANY UNSAFI	E COMPLICATIVE OVER THE SAME
THIS CERTIFICATION.	IT OF CONSUMER AFFAIRS, 80 LAFAYETTE STREET, NEW YO	ORK, NEW YORK 10013. COMPLAINT PHONE: (212) 964-7777
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